

1/7

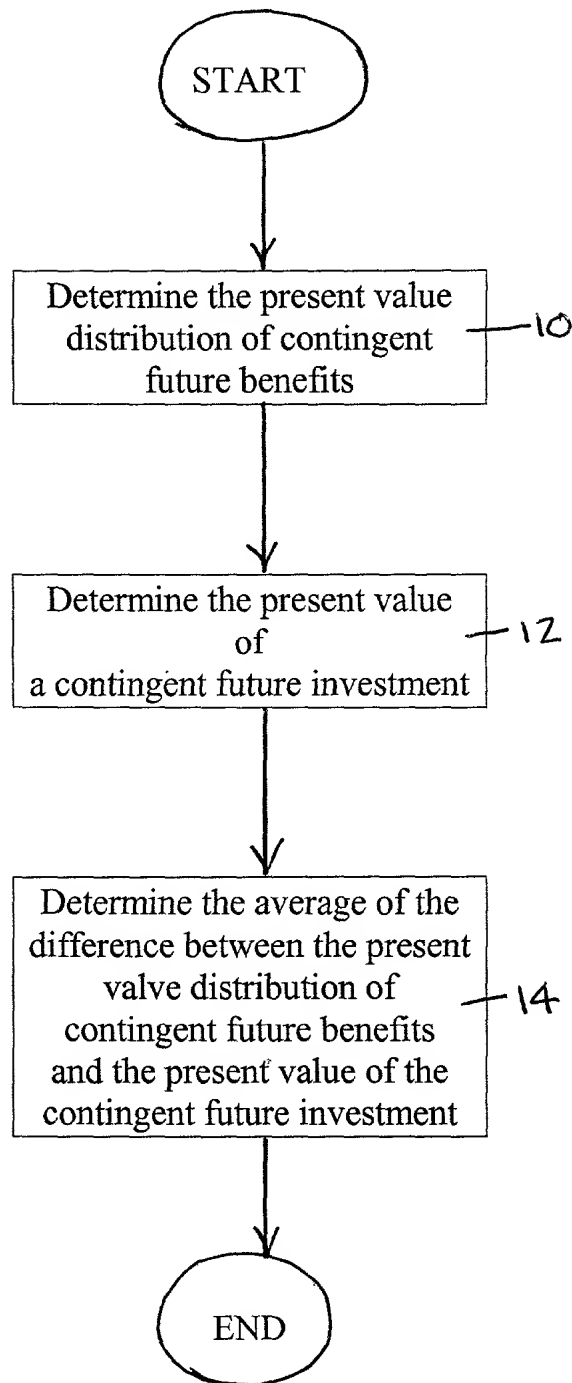


Figure 1

FOOTNOTES

2/7

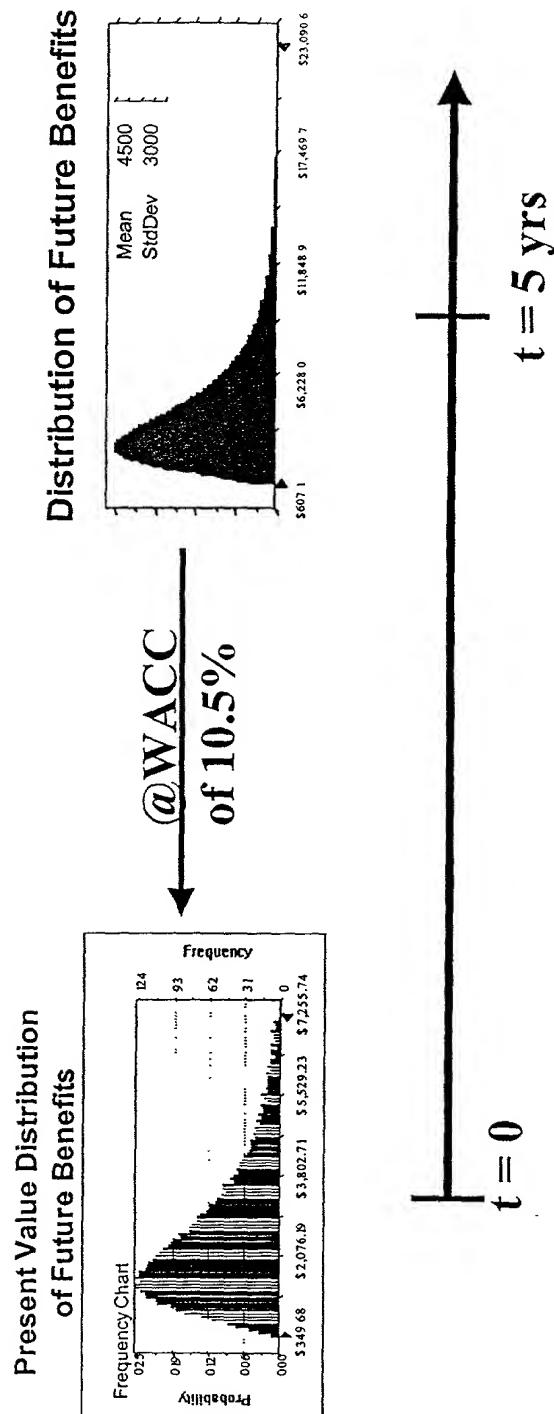


Figure 2

Distribution of the Difference between Present Value Distribution of Future Benefits and Present Value of Future Investment

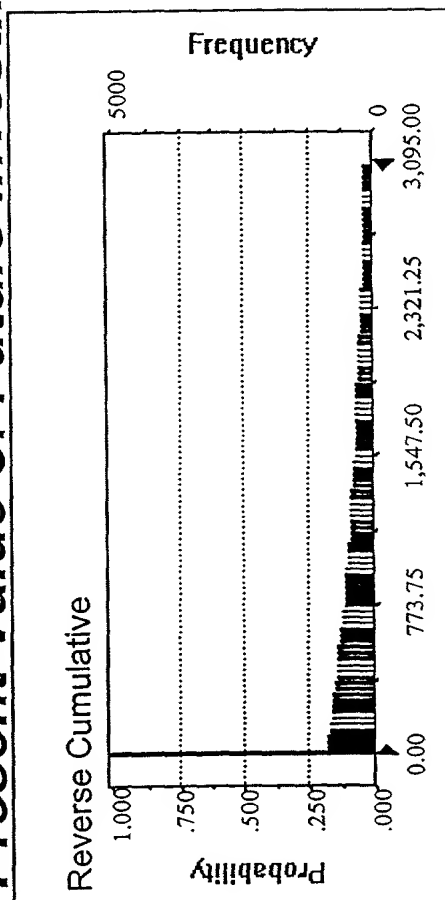


Figure 3

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4/7

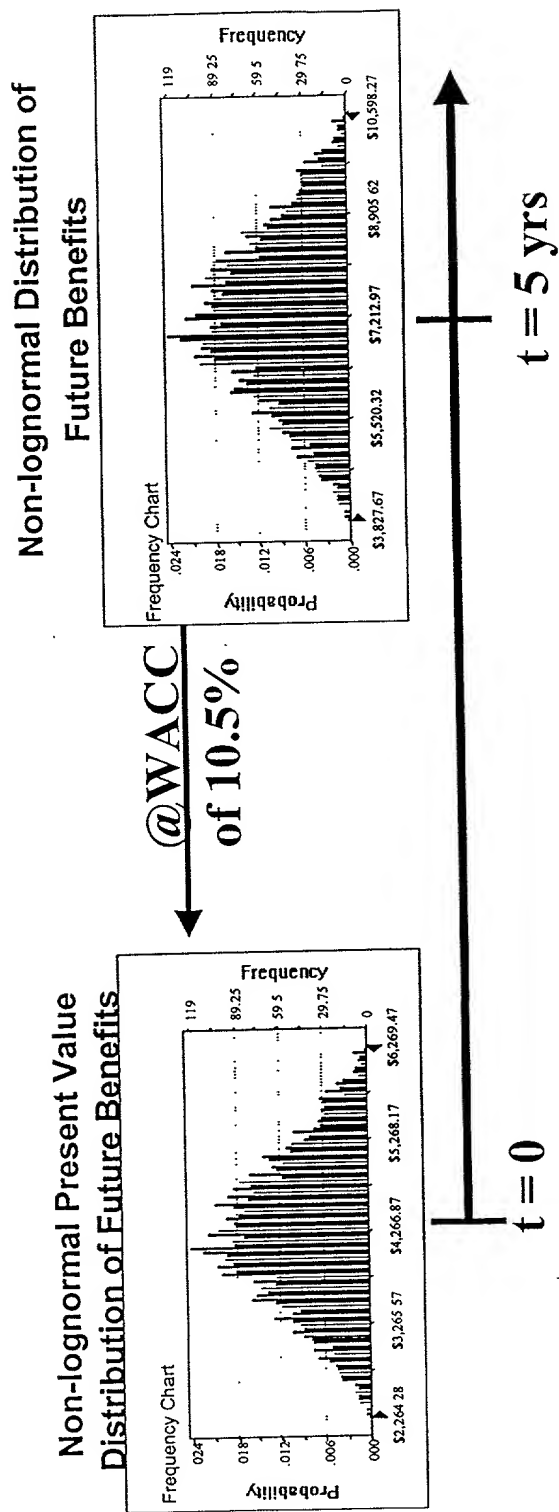


Figure 4

Distribution of the Difference between Non-lognormal Present Value Distribution of Future Benefits and Present Value of Future Investment

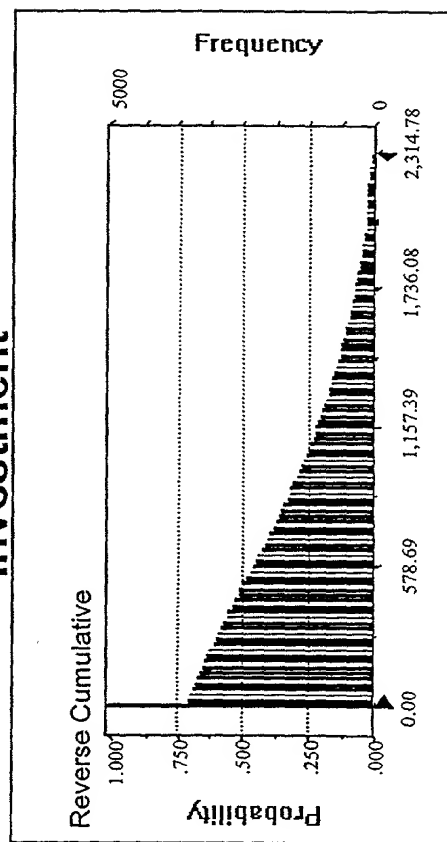


Figure 5

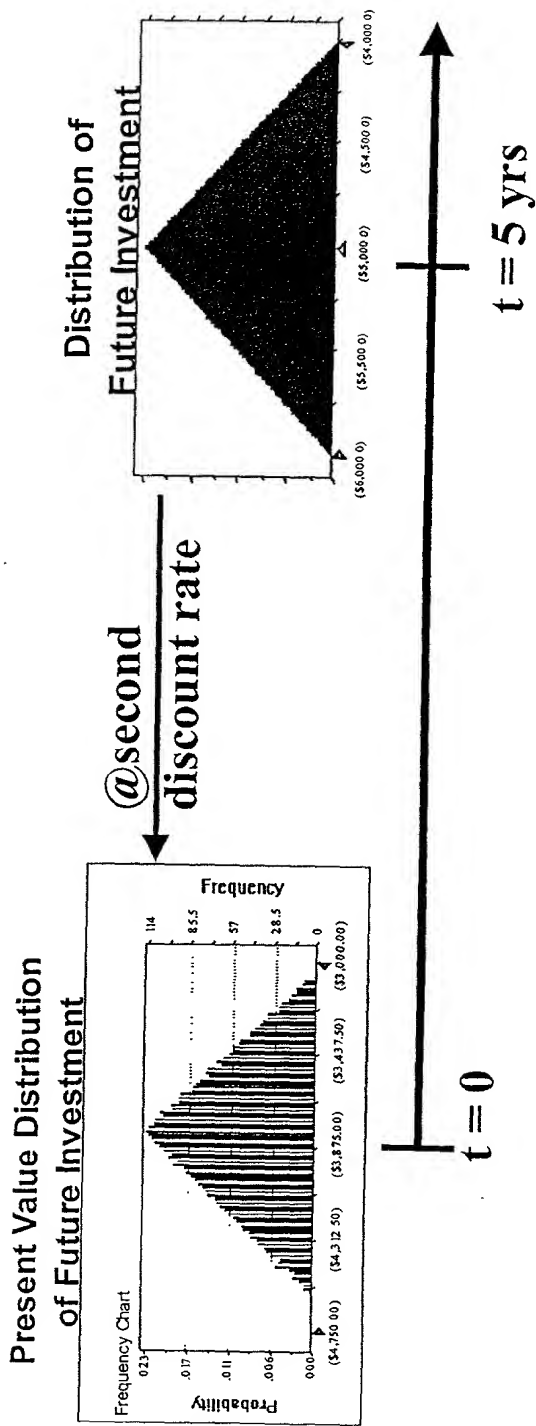


Figure 6

Difference between Present Value Distribution of Future Benefits and Present Value Distribution of Future Investment with Potential Loss Adjustment

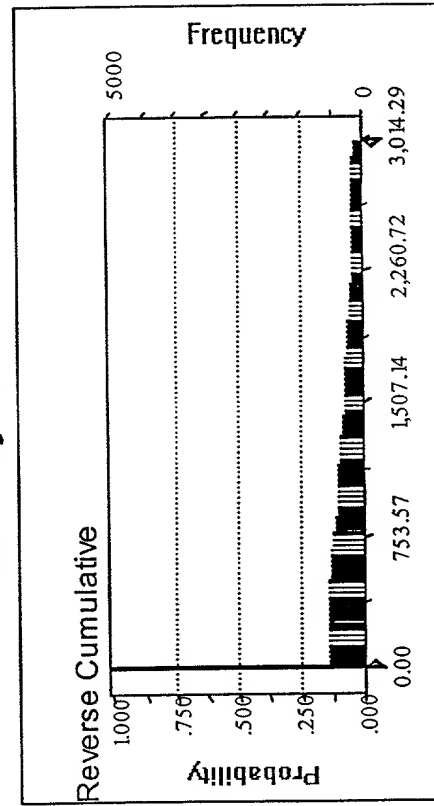


Figure 7